

PREPARED BY AND RETURN TO:
 Brian L. Davis - ATTORNEY AT LAW
 48 STATELINE RD. W.
 SOUTHAVEN, MS 38671
 (601) 393-8542 file 98-449

STATE MS. - DESOTO CO.

AUG 3 2 49 PM '98

MICHAEL A. HANDLEY a single person, and CATHY M. HANDLEY, a single person
 GRANTORS

BK 337 PG 439
W.E. DAVIS CH. CLK.

TO:

WARRANTY DEED

BRADLEY K. WALLACE and wife, JAMIE KATRENA WALLACE
 GRANTEES

For and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, cash in hand paid, and other good, legal sufficient and valuable consideration, the receipt of which is hereby acknowledged, the undersigned Grantors, Michael A. Handley, a single person, and Cathy M. Handley, a single person do hereby sell, convey, and warrant unto the above Grantees, Bradley K. Wallace and wife, Jamie Katrena Wallace, as joint tenants with full right of survivorship and not as tenants in common, the following described real estate, located and situated in DeSoto County, Mississippi and more particularly described as follows, to-wit:

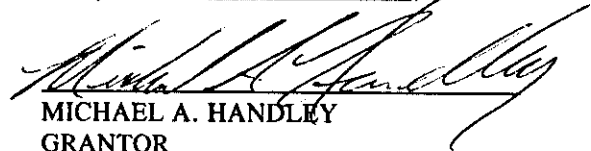
Lot 11, Lakes of Cleveland Hills Subdivision, in Section 28, Township 3 South, Range 7
 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 51, Page 30, in
 the Office of the Chancery Clerk of DeSoto County, Mississippi.

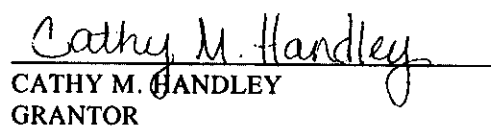
The warranty of this deed is subject to rights of way and easements for public roads and public utilities; to building, zoning, subdivision and health department regulations in effect in DeSoto County, Mississippi; and to the covenants, limitations and restrictions set forth with the recorded plat of said subdivision as well as any amendments thereto.

It is understood and agreed that the taxes for the year 1998 have been prorated.

Possession is to be given with the Delivery of this Deed.

Witness my signature this the 31st day of July, 1998.

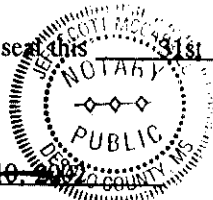

 MICHAEL A. HANDLEY
 GRANTOR

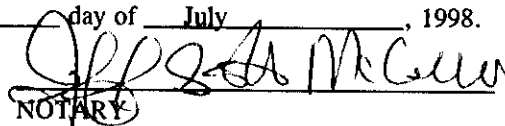

 CATHY M. HANDLEY
 GRANTOR

STATE OF MISSISSIPPI
 COUNTY OF DESOTO

Personally appeared before me, the undersigned authority of law in and for the jurisdiction aforesaid, the within named Michael A. Handley a single person, and Cathy M. Handley, a single person, who acknowledged that they signed and delivered the above and foregoing instrument, on the day and year therein mentioned, as her free act and deed, and for the purposes therein expressed.

Given under my hand and seal this 31st day of July, 1998.




 NOTARY

My commission Expires: June 10, 2002

Grantor's Address:
 2020 East Parkway
 Hernando, MS 38632
 (H)601-429-2238
 (W)901-257-6051

MY COMMISSION EXPIRES
 AUGUST 26, 1999

Grantee's Address:
 9305 Stateline Road Apt #11A
 Olive Branch, MS 38654
 (H)601-893-3994
 (W)601-280-8255